UNITED STATES DISTRICT COURT DISTRICT OF MINNESOTA

Ann M. Larson, plaintiff,

civil file 09 3720 (MJD/LIB)

vs.

Wells Fargo Bank N.A., defendant.

CERTIFICATE REGARDING WORD COUNT

I hereby certify that the accompanying "Reply" was prepared using a word processing program called Libreword, and that according to the word count tool therein the memorandum contains 360 words.

/e/ Sam Calvert
Sam Calvert
attorney for plaintiff
1011 2nd ST N STE 107
St. Cloud MN 56303
320-252-4473